

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In Re:)	17-18950
)	
Dewitt and Belinda Biloche,)	Chapter 13
)	
Debtor(s).)	Judge LaShonda A. Hunt

NOTICE OF MOTION

TO: See attached Service List

PLEASE TAKE NOTICE that on June 4, 2021, at 10:15 am, or as soon thereafter as counsel may be heard, I shall appear before the Honorable LaShonda A. Hunt, or any other judge sitting in that judge's place, and present the Debtor's **Motion**, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, use this link: <https://www.zoomgov.com/join>. Then enter the meeting ID and password.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and password.

Meeting ID and passcode. The meeting ID for this hearing is 161 165 5696 and the passcode is 7490911. Additional information can be found on Judge Hunt's webpage on the court's website: <https://www.ilnb.uscourts.gov/content/judge-lashonda-hunt>.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

Dewitt and Belinda Biloche, Debtors

By: /s/ John J. Ellmann

John J. Ellmann, Attorney for the Debtor(s)
DAVID M. SIEGEL & ASSOCIATES, LLC
790 Chaddick Drive, Wheeling, IL 60090
847/ 520-8100
davidsiegelbk@gmail.com

CERTIFICATE OF SERVICE

I, John Ellmann, Attorney for the Debtor(s), certify that I served a copy of this notice and the attached motion on each entity shown on the Service List at the address shown and by the method indicated on the list on May 21, 2021, at or before 5:00 pm.

/s/ John J. Ellmann

SERVICE LIST

To the following persons or entities who were served electronically by the Bankruptcy Court:

Glenn Stearns, Ch. 13 Trustee: mcguckin_m@lisle13.com

To the following persons or entities who were served via regular U.S. Mail:

Dewitt and Belinda Biloché
25155 S. Sangamon
Crete, IL 60417

Verizon
by American InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118

Kinecta Federal Credit Union
Attn: Bankruptcy
PO Box 10003
Manhattan Beach, CA 90266

Mechanics Bank Auto Finance
P.O. Box 1479
Rancho Cucamonga, CA 91729

Nationwide Cassel LLC
10255 W. Higgins Road, Suite 300
Rosemont, IL 60018

Department of the Treasury
Internal Revenue Service
PO Box 7346
Philadelphia PA 19101-7346

Ingalls Hospital
One Ingalls Drive
Harvey, IL 60426

LVNV Funding, LLC as
assignee of FNBK, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

U.S. Bank National Association
c/o U.S. Bank Home Mortgage
4801 Frederica Street
Owensboro, Kentucky 42301

Navient Solutions, LLC on behalf of
Department of Education Loan Services
PO BOX 9635
Wilkes-Barre, PA 18773-9635

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Carrington Mortgage Services, LLC
1600 South Douglass Road
Anaheim, CA 92806

Portfolio Recovery Associates, LLC
Successor to CAPITAL ONE BANK
(USA),N.A.
(RCS ALLIANCE/HSBC)
POB 41067
Norfolk, VA 23541

Portfolio Recovery Associates, LLC
Successor to CAPITAL ONE BANK
(USA),N.A.
(RCS DIRECT MARKETING/ORCHARD
BANK)
POB 41067
Norfolk, VA 23541

U.S. Bank National Association
c/o U.S. Bank Home Mortgage,
a division of U.S. Bank N.A.
4801 Frederica Street
Owensboro, Kentucky 42301

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

Illinois Department of Revenue Bankruptcy
Section
PO Box 19035
Springfield, IL 62794-9035

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**MOTION TO ALLOW DEBTORS LEAVE TO OBTAIN CREDIT/INCUR DEBT TO
BUY A CAR**

NOW COME the Debtors, by and through their attorneys, DAVID M. SIEGEL & ASSOCIATES, to present their Motion, and in support thereof states as follows:

1. Jurisdiction is proper and venue is fixed in this Court with respect to these parties.
2. On June 23, 2017 the Debtors filed a voluntary petition for relief pursuant to Chapter 13 under Title 11 USC, Glenn Stearns was appointed Trustee, and the Chapter 13 plan was confirmed on December 15, 2017.
3. The Debtors' chapter 13 plan is one year from completion.
4. The Debtors want to trade in their 2016 Hyundai Santa Fe for a different vehicle. That is because they anticipate possible expensive repairs including engine work on the Hyundai.
5. The Debtors have made a deal with Kunes Country Auto Group, Inc. for the purchase and financing of a 2017 Chrysler Pacifica minivan. They seeks to borrow \$19,114.09 at 15.999% APR with 59 monthly payments of \$467.87. That deal includes trading in the 2016 Hyundai for \$10,500.00 with the \$3,602.49 unsecured portion of the Hyundai loan rolled into the financing for the Chrysler that is sought in this motion (Exhibit A).
6. The Debtors can afford this deal because the payments for the Chrysler will be only about \$90.00 more than the Hyundai payments.
7. No creditors shall be prejudiced by the granting of this motion.

WHEREFORE, the Debtors pray that this Honorable Court enter an Order granting Debtors Leave to Obtain Credit/Incur Debt, and for other such relief as the Court deems fair and proper.

Respectfully Submitted,

/s/ John J. Ellmann

John J. Ellmann, A.R.D.C. #6257894

DAVID M. SIEGEL & ASSOCIATES, LLC
790 Chaddick Drive
Wheeling, IL 60090
847/ 520-8100